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Insurance Committee

Good afternoon, I am Dr. Bobby Das, a Pediatric Resident at Yale New Haven Hospital and member of the Connecticut Chapter of the American Academy of Pediatrics. I am writing today to offer support of Connecticut Pediatricians to SB 459, AA Prohibiting Copayments For Preventive Care, aimed at breaking down barriers to preventative care services, specifically co-pays, deductibles, or other out of pocket expenses.

Preventive or Well Child care is fundamental to children's health and a right of every child; any impediments to access should be prevented. Part of the National American Academy of Pediatrics recommendations is the Bright Futures program that sets the gold standard for the periodicity of well child care based mostly on immunization schedules, and charting of developmental milestones. Given the concerns of rising debt of the government and soaring healthcare cost, preventive care is fundamental to attaining a cost effective and equitable healthcare system especially for the children of our communities. Well child care prevents devastating childhood illnesses like measles, mumps, diphtheria, and polio. The cost of treatment for any of these diseases is orders of magnitude higher than the cost of immunizing these children. Well child care also catches developmental delays, be they expressive or receptive language, gross motor, fine motor, cognitive, or social in nature. Catching these delays early allows society to transform these children into productive members of society, more fully able to be competitive in school and the work force.

Preventive health care should be maintained and protected against all barriers. Co-pays, deductibles, or other out-of pocket expenses create a financial barrier to well child care, especially for the most high risk populations of children. If insurance companies do not allow these measures, many parents are forced not to take their children to seek medical care until they are sick, and thus spending more money on treatment for the patient, medical care facility, and the insurance companies. This bill will up hold a basic right to each child, provide public health benefits, and produce monetary savings for society as a whole. I hope you will be able to join the American Academy of Pediatrics in its support of this bill tearing down financial barriers for a children's fundamental right to preventative healthcare. Thank you for your time and consideration.